

Information to identify the case:

Debtor 1	<u>Alexander Stavitskie III</u>	Social Security number or ITIN	xxx-xx-6340
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-30733-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alexander Stavitskie III

5/18/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Alexander Stavitskie, III
 Debtor

Case No. 17-30733-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: May 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018.

db
 517290834 +Alexander Stavitskie, III, 149 First Avenue, Toms River, NJ 08757-4906
 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200,
 Charlotte, NC 28217-1930
 517118160 +Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
 517118161 +Santander Bank Na, 865 Brook St, Rocky Hill, CT 06067-3444
 517206947 +Santander Bank, N.A., 601 Penn Street, MC 10-6438-FB7, Reading, PA 19601-3563
 517118163 +TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
 517195327 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849,
 Dallas, TX 75380-0849

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov May 18 2018 22:28:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 18 2018 22:28:23 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517251494 EDI: BECKLEE.COM May 19 2018 02:28:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517118150 +EDI: AMEREXPR.COM May 19 2018 02:28:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 517118151 +EDI: CHASE.COM May 19 2018 02:28:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 517118154 +EDI: WFFC.COM May 19 2018 02:28:00 Furniturebar, Po Box 94498, Las Vegas, NV 89193-4498
 517118152 EDI: IRS.COM May 19 2018 02:28:00 Department of the Treasury, Internal Revenue Service,
 Cincinnati, OH 45999-0030
 517193569 EDI: JEFFERSONCAP.COM May 19 2018 02:28:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 517118155 EDI: JEFFERSONCAP.COM May 19 2018 02:28:00 Jefferson Capital Systems, LLC, 16 Mcleland Rd,
 Saint Cloud, MN 56303
 517118156 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com May 18 2018 22:28:41
 Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
 517118157 +EDI: MID8.COM May 19 2018 02:28:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,
 San Diego, CA 92193-9069
 517262689 +EDI: MID8.COM May 19 2018 02:28:00 Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 517118159 EDI: PRA.COM May 19 2018 02:28:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 517190981 EDI: PRA.COM May 19 2018 02:28:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
 POB 41067, Norfolk VA 23541
 517183193 EDI: PRA.COM May 19 2018 02:28:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
 POB 41067, Norfolk VA 23541
 517118158 +E-mail/Text: Bankruptcy@pinnaclefcu.com May 18 2018 22:28:19 Pinnacle Fed Cr Un,
 135 Raritan Center Pkwy, Edison, NJ 08837-3645
 517306942 EDI: Q3G.COM May 19 2018 02:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 517120733 +EDI: RMSC.COM May 19 2018 02:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517118162 +EDI: RMSC.COM May 19 2018 02:28:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001
 517118164 EDI: TFSR.COM May 19 2018 02:28:00 Toyota Motor Credit Co, Toyota Financial Services,
 Po Box 8026, Cedar Rapids, IA 52408
 517168130 EDI: BL-TOYOTA.COM May 19 2018 02:28:00 Toyota Motor Credit Corporation,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517118153 EDI: USBANKARS.COM May 19 2018 02:28:00 Elan Financial Service, Po Box 790084,
 Saint Louis, MO 63179
 517118165 +EDI: VERIZONCOMB.COM May 19 2018 02:28:00 Verizon,
 Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
 Weldon Springs, MO 63304-2225
 517232645 +EDI: AIS.COM May 19 2018 02:28:00 Verizon, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517238881 EDI: WFFC.COM May 19 2018 02:28:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438
 517118166 +EDI: WFFC.COM May 19 2018 02:28:00 Wffnb Dual L, Po Box 94498, Las Vegas, NV 89193-4498
 TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517151021* IRS, POB 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 33

Date Rcvd: May 18, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2018 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com
Denise E. Carlon on behalf of Creditor Roundpoint Mortgage Servicing Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Lawrence W. Luttrell on behalf of Debtor Alexander Stavitskie, III larry@lwlpc.com,
renee@lwlpc.com;bet@lwlpc.com
Rebecca Ann Solarz on behalf of Creditor Roundpoint Mortgage Servicing Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5